



MARATHON COUNTY EMPLOYEES CREDIT UNION



www.mcecu.org

November 2005



TELEPHONE SCAM

Don't get soaked by flood-damaged cars

Be on the lookout for flood-damaged vehicles headed north, warn insurance experts. Cars soaked by Hurricanes Katrina and Rita may be dried out, patched up, and resold as used cars, leaving you with a boatload of problems down the road (Consumer Reports September 2005).

Although many cars were damaged so badly that it will be difficult for con artists to hide the flood damage, it's likely that some will slip through. Flood damage ruins electronics and threatens mechanical systems, often without outward signs initially. It may take months for the corrosion to eat its way into the car's computer systems or air-bag controllers, and by that time you're stuck with a useless lemon. 4975

In some states, a car that's been totaled must add that information to the vehicle's title, but there's no uniform title form across states. Without a national database, it's difficult to track damaged vehicles.

If you're in the market for a used car, look for these signs that it may have been water logged:

Rust, particularly under the dashboard or on interior trunk or hood hinges. Water stains, such as an oddly shaped brown ring on the rug or upholstery. Also, new or mismatched upholstery should send a red flag. Droplets in light fixtures in the interior or exterior lamps. Evasive answers to questions about whether the car was in water. If you hear, "Not to the best of my knowledge," or "The last owner didn't tell me," then walk away.

VINs need to be consistent. Look at the VIN on the vehicle title and make sure it matches the number etched on the driver's-side door post and on the driver's-side dashboard near the window.

Independent inspections are always a good idea, particularly if a car seems like too good a deal. Spend the extra money on the front-end so you don't get soaked by unscrupulous people trying to cash in on natural disasters.

**Better Service is Always
a Better Value!**

We would like to alert our members of a telephone scam that is currently affecting residents of Marathon and Lincoln Counties. Residents have indicated that they are receiving calls from individuals saying that the resident's checking account numbers are about to be taken out of circulation. The caller then states that if the individual will give the caller the numbers on the bottom of their checks, the caller will insure that the account numbers are not taken out of circulation.

Please be aware that this call is completely fraudulent and your checking numbers are not changing. Also, rest assured that we will NEVER send you an email asking for your account numbers, social security numbers, or passwords (ATM, Internet Banking, or otherwise). Further, we will never ask other organizations to do that on our behalf.

If you receive a call or an email from a source saying they're from the credit union asking for this information, be assured that they're not, and contact us immediately.

Peace of Mind Financial Disaster Planning

After seeing all of the devastation lately from Hurricanes here are a few tips to help you out in case you ever have something happen to you:

Keep a listing of checking, loan, credit card accounts, insurance companies, next of kin, etc.

Photocopy what you carry in your wallet or purse. If you ever lose your wallet, you have the phone numbers to call and cancel your cards. 4156

Keep a household inventory of furniture, clothing, jewelry, kitchen and garage items. Update the list after big purchases or shopping trips. Better yet; video tape your belongings.

Keep the lists on paper or on CD-Rom in a personal safe, at a trusted relative's home or in a safe deposit box.

Odds & Ends

There are seven hidden account numbers in this

newsletter. If your number is one of them, call 261-7680 to claim your \$10.00 prize. Good luck!

We have **2006 calendars** in the lobby for you. Stop in or call 261-7680 for yours. We have wall and pocket calendars available. 5385

Did you know that your **family members can join**? Why not have all the members of your family join the credit union? We would love to have them as members.

We will be closed on **November 24th** to allow our staff to enjoy Thanksgiving Day with their families.

Our **Mall of America Bus Trip is November 12th**. We still have seat available at \$30. Call 715 261-7680 or stop in the office to reserve your seat by 11-4-05.

What's up with.....Anne

It is hard to imagine that on November 13th, I will have been here 20 ½ years. Time seems to fly when you are having fun. As I look back over those years I realize that the credit union has been my life. Just a few notes:

I met my husband, Eric, here. He came in for a loan and the rest is history. 2708

I have met many wonderful members over the years and they have changed my life. One member in particular, Jeffrey Sheets. As some of you remember, Jeff was tragically taken away from us over 11 years ago. He was a Deputy and was slain in the line of duty. Jeff used to come in the credit union all of the time, mostly just to chat, or tell me about his great kids and wife. These past 11 years have really flown by. Logan, Jeff's son, is now 13 and regularly visit's the Heggelund household. He is there so much; I have given up cleaning up after him. (Eric also) 6870

Recently, I was offered a job back at the bank I was at 20 ½ years ago. The position would be significant wage increase. I sat and thought about it for awhile and then told them "No Thank You". The credit union is more than a job; it is a way of life. I could not go back to the bank atmosphere of making a profit for shareholders. Here at the credit union, members are the most important thing, not profits.

Thanks for being a member, as members really do make the difference.

PS: 2005 hunting update: One spring Turkey and one fall Turkey. No Mule Deer for me in Wyoming, but I did see an Elk that makes the mount in Gander Mountain look small. No deer during T-zone. I am looking forward to regular rifle season.

Staff Update

Recently, Mary left us and moved to Fort Myers, Florida to enjoy the warm weather. She and Dennis survived

Hurricane Wilma and are doing great. Jean, our retired/summer helper, has headed off for sunny Florida also. I thought with all of the changes lately I should update you on who works here. After all, you own the place:

Anne Julie Lou Ann Jillian
Gail Linda Carrie Ron

Take These Tips and Save Some Trips!

As much as we enjoy seeing our members in person, we know that it's not always convenient for you to come into our office. That's why we would like to remind you of all the services we provide that can save you the time of a trip to MCECU such as....

24-HOUR TELEPHONE TELLER

MARS: Members Audio Response System. Access your account 24 hours a day through the telephone. Best of all, MARS is absolutely free. **1 877 678-1016**

24 HOUR ONLINE BANKING

CU Online is our 24-hour home banking product that you can use at all hours to access your account. Access this free service at **www.mcecu.org**.

PAYROLL DEDUCTION

Automatically makes loan payments and/or deposits to your savings or checking. 3011

DIRECT DEPOSIT

Automatically deposits any recurring check to your MCECU checking or savings account.

NIGHT DEPOSIT

Drop off your deposits or payments anytime.

CHECK CARD/DEBIT CARD

Pay for purchases without writing a check! No identification hassles. Use it for cash at thousands of locations. 3591

KWIK CASH LOAN

Preapproved line of credit for fast cash when you need it.

VISA AND VISA GOLD

Use it to make purchases at millions of places around the world.

Please take advantage of these services as they were designed with your needs in mind. For more information or to sign up for any of these services, simply call us at 715 261-7680.